

**Fill in this information to identify the case:**Debtor 1 Daniel G SteffesDebtor 2 April L Steffes  
(Spouse, if filing)United States Bankruptcy Court for the : EasternDistrict of Wisconsin  
(State)Case number 17-30357-kmp**Official Form 410S1****Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: LEGACY MORTGAGE ASSET TRUST  
2017-GS1Court claim no. (if known): 8Last four digits of any number you use to identify the debtors' account: XXXXXX8542Date of payment change:  
Must be at least 21 days after date of this notice 12/1/2020New total payment:  
Principal, interest, and escrow, if any \$1,268.78**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtors' escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_Current escrow payment: \$ 290.07New escrow payment : \$ 288.65**Part 2: Mortgage Payment Adjustment****2. Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtors' mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

**Daniel G Steffes**

First Name Middle Name Last Name

Case number (if known) 17-30357-kmp

**Part 4:****Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/Dana O'Brien Date 10/19/2020  
Signature

Print: Dana O'Brien Title Authorized Agent for Creditor  
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road  
Number Street  
Roswell GA 30076  
City State ZIP Code

Contact phone (312) 346-9088 X5188 Email Dana.O'Brien@mccalla.com

In Re:  
Daniel G Steffes  
April L Steffes

Bankruptcy Case No.: 17-30357-kmp  
Chapter: 13  
Judge: Katherine M.  
Perhach

CERTIFICATE OF SERVICE

I, Dana O'Brien, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Daniel G Steffes  
3036 Clayton Ave  
East Troy, WI 53120

April L Steffes  
3036 Clayton Ave  
East Troy, WI 53120

Andrew M. Golanowski  
Geraci Law, L.L.C.  
55 E. Monroe St. Suite #3400  
Chicago, IL 60603

*(served via ECF Notification)*

Scott A. Lieske, Trustee  
P.O. Box 510920  
Milwaukee, WI 53701-0631

*(served via ECF Notification)*

U.S. Trustee  
Office of the U. S. Trustee  
517 East Wisconsin Ave.  
Room 430  
Milwaukee, WI 53202

*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 10/20/2020 By: /s/Dana O'Brien  
(date) Dana O'Brien  
Authorized Agent for Creditor



Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826  
For Inquiries: (800) 365-7107

Final

DANIEL STEFFES  
APRIL POGORZELSKI  
3036 Clayton Ave  
East Troy WI 53120

Analysis Date:

September 30, 2020

Loan:

Property Address:  
3036 Clayton Ave  
East Troy, WI 53120

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Dec 01, 2020	Prior Esc Pmt	December 01, 2019	Escrow Balance Calculation
P & I Pmt:	\$980.13	\$980.13	P & I Pmt:	\$980.13	Due Date: August 01, 2019
Escrow Pmt:	\$290.07	\$288.65	Escrow Pmt:	\$290.07	Escrow Balance: \$6,224.93
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow: \$4,641.12
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-): \$0.00
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00	
Total Payment:	\$1,270.20	\$1,268.78	Total Payment:	\$1,270.20	Anticipated Escrow Balance: \$10,866.05

Shortage/Overage Information	Effective Dec 01, 2020
Upcoming Total Annual Bills	\$3,463.83
Required Cushion	\$577.31
Required Starting Balance	\$3,752.49
Escrow Shortage	\$0.00
Surplus	\$7113.56

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$77.31. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below \$77.31 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Dec 2019 to Nov 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow Anticipated	Actual	Payments From Escrow Anticipated	Actual	Description	Escrow Balance Required	Actual
Dec 2019	290.07		127.53	3,334.90	* Inc Village Tax	3,770.95	(5,455.10)
Dec 2019			3,353.34	128.93	* Inc Village Tax	3,933.49	(8,790.00)
Jan 2020	290.07	290.07				580.15	(8,918.93)
Feb 2020	290.07	290.07				870.22	(8,628.86)
Mar 2020	290.07	290.07				1,160.29	(8,338.79)
Apr 2020	290.07	290.07				1,450.36	(8,048.72)
May 2020	290.07	290.07				1,740.43	(7,758.65)
Jun 2020	290.07	290.07				2,030.50	(7,468.58)
Jul 2020	290.07	290.07				2,320.57	(7,178.51)
Jul 2020				802.99	* Escrow Only Payment	2,610.64	(6,888.44)
Jul 2020				404.18	* Escrow Only Payment	2,610.64	(7,691.43)
Aug 2020	290.07	290.07				2,900.71	(8,095.61)
Sep 2020	290.07	290.07				3,190.78	(7,805.54)
Oct 2020	290.07				*	3,480.85	(7,515.47)
Nov 2020	290.07				*	3,770.92	(7,515.47)
					Anticipated Transactions	3,770.92	(7,515.47)
Nov 2020		4,641.12 <sup>P</sup>					(2,874.35)
	\$3,480.84	\$7,251.75	\$3,480.87	\$4,671.00			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

September 30, 2020

Loan:

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	10,866.05	3,752.49
Dec 2020	288.65	128.93	Inc Village Tax	11,025.77	3,912.21
Dec 2020		3,334.90	Inc Village Tax	7,690.87	577.31
Jan 2021	288.65			7,979.52	865.96
Feb 2021	288.65			8,268.17	1,154.61
Mar 2021	288.65			8,556.82	1,443.26
Apr 2021	288.65			8,845.47	1,731.91
May 2021	288.65			9,134.12	2,020.56
Jun 2021	288.65			9,422.77	2,309.21
Jul 2021	288.65			9,711.42	2,597.86
Aug 2021	288.65			10,000.07	2,886.51
Sep 2021	288.65			10,288.72	3,175.16
Oct 2021	288.65			10,577.37	3,463.81
Nov 2021	288.65			10,866.02	3,752.46
	\$3,463.80	\$3,463.83			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is 10,866.05. Your starting balance (escrow balance required) according to this analysis should be \$3,752.49. This means you have a surplus of 7,113.56. This surplus must be returned to you unless it is less than \$50.00, in which case we have the option of retaining in your escrow account. It and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be 3,463.83. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	\$288.65
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$288.65

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.